



# INDIVIDUAL POLICIES\*

## HIGHLIGHTS

### SHORT-TERM DISABILITY

Policy Series A57500

Policies A57500OR, A57500PA, A57500TN, A57500TX, NY57500

### LIFE

Policy Series A63000 and A64000

Policies A64100AR through A64600AR; A64100OR through A64600OR; in PA, TN, and TX, Policies ICC0964100 through ICC0964600; NYR63100, NYR63200, NYR63300, NYR63500

### HOSPITAL CONFINEMENT INDEMNITY

Policy Series A46000

Policies A46100OR through A46300OR; A46100PA through A46300PA; A46100TN through A46300TN; A46100TX through A46300TX; NY46100, NY46200

### HOSPITAL CONFINEMENT SICKNESS INDEMNITY

Policy Series A-45000

Policies A-45100-OR through A-45300-OR; A-45100-PA through A-45300-PA; A-45100-TN through A-45300-TN; A-45100-TX through A-45300-TX; NY-45100 through NY-45300

### DENTAL

Policy Series A81000 and A82000

Policies A82100ROR through A82400ROR; A82100RPA through A82400RPA; A82100RTN through A82400RTN; A82100RTX through A82400RTX; NY81100 through NY81400

### VISION

Policy Series VSN100

Policies VSN100OR, VSN100PA, VSN100TN, VSN100TX, NYVSN100

### HOSPITAL INTENSIVE CARE

Policy Series A18400

Policies A18400OR, A1840HOR; A1840PA, A1840HPA; A1840TN, A1840HTN; A1840TX, A1840HTX

### ACCIDENT

Policy Series A35000

Policies A35100OR, A35200OR, A35B24OR; A35100PA, A35200PA, A35B24PA; A35100TN, A35200TN, A35B24TN; A35100TX, A35200TX, A35B24TX; NYR35100, NYR35200, NY35B24

### CANCER/SPECIFIED-DISEASE

Policy Series A-75000 and A76000

Policies A76100OR, A761ESOR; A76100PA; A76100TN, A761ESTN; A76100TXR, A761ESTX; NY76100, NY761ES

### LUMP SUM CRITICAL ILLNESS

Policy Series A72000

Policies A72100ORR, A72100TN, A72100TX

### SPECIFIED HEALTH EVENT

Policy Series A71000

Policies A71100OR, A71200OR; A71100PA, A71200PA; A71100TN, A71200TN; A71100TX, A71200TX

- Selection of:
  - Monthly benefit amount,
  - Elimination period,
  - Benefit period
- Guaranteed-renewable to age 70
- Depending on the policy, may provide up to \$250,000 of whole life insurance or term life insurance
- Waiver of Premium Benefit
- Accelerated Death Benefit
- Annual Hospitalization Confinement Benefit
- Daily Hospital Confinement Benefit
- Surgical Benefit
- Physician Visits Benefit
- Initial Hospitalization Benefit
- Major Diagnostic Exams Benefit
- No network restrictions
- Portable
- Guaranteed-renewable
- Pays regardless of any other insurance you have
- No deductible
- Easy to understand
- Eye Examination Benefit
- Vision Correction Benefit
- Specific Eye Diseases/Disorders Benefit
- Eye Surgery Benefit
- No network restrictions
- Daily Hospital Intensive Care Unit Confinement Benefit
- Daily Step-Down Intensive Care Unit Confinement Benefit
- Ambulance Benefit
- Major Human Organ Transplant Benefit
- Emergency Treatment Benefit
- Specific-Sum Injuries Benefit
- Accidental-Death Benefit
- Initial Hospitalization Benefit
- Initial Diagnosis Benefit
- Hospital Confinement Benefit
- Radiation and Chemotherapy Benefit
- Surgical/Anesthesia Benefit
- Ambulance, Transportation, and Lodging Benefits
- Pays a lump sum benefit up to \$30,000 for a Critical Illness Event: Heart Attack, Stroke, Coma, Paralysis, Major Human Organ Transplant, End-Stage
- Renal Failure
- Pays an unlimited benefit for a recurrence of the same Critical Illness Event or an occurrence of a different Critical Illness Event
- Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits for: Heart Attack, Stroke, Coronary
- Artery Bypass Surgery, End-Stage Renal Failure, Major Human Organ Transplant, Major Third-Degree Burns, Coma, Paralysis